

**This Instrument Prepared By:**

Charles B. Griffith  
Attorney at Law  
106 Mission Court, Suite 1002  
Franklin, Tennessee 37067

**Record and Return To:**

LandCastle Title  
810 Crescent Centre Drive  
Suite 280  
Franklin, Tennessee 37067  
LCT File No.: MSF-081200164S

State of MS  
County of Desoto }

**SPECIAL WARRANTY DEED**

FOR AND IN CONSIDERATION of the sum of ten dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned FEDERAL NATIONAL MORTGAGE ASSOCIATION, ("Grantor," hereinafter) does hereby sell, assign, convey, specially warrant, and deliver unto JOANN TIPTON, ("Grantee," hereinafter), the following described property situated in DESOTO County, Mississippi, and being more particularly described as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF BY REFERENCE  
FOR LEGAL DESCRIPTION

Commonly known as street address: 5275 LAKEVIEW COVE, HORN LAKE, MS 38637

AND THE SAID Grantor will forever specially warrant and defend the title to the above-described property unto the said Grantee and his heirs, representatives, and assigns, against the claims of all persons claiming by, through, or under the Grantor, but not otherwise.

The Grantee has thoroughly inspected, examined and accepts the parcel along with any existing structures, improvements, and appurtenances thereunto belonging, if any, and is purchasing same in "as is," "where is" condition, without warranty. In addition, Grantee understands that the Grantor, its agents, successors and/or assigns, have made no representation or warranties, other than as specifically set out herein, either expressed or implied regarding this parcel and that Grantee is purchasing same based on the Grantee's sole judgment and diligent inquiry.

By acceptance of this Deed, as evidenced by having same recorded, Grantee affirms the content of this document and expressly agrees to indemnify and hold Grantor, its agents, successors and/or assigns, harmless from any and all claims (whether made by the Grantee, its agents, successors, assigns or any other party) regarding any deficiency as to the condition of the property and/or any existing structures on said parcel.

If bounded by water, the warranty granted herein shall not extend to any part of the above-described property which is tideland or coastal wetlands as defined in the Mississippi Coastal Wetlands Protection Act and this conveyance includes any natural accretion and is subject to any erosion due to the action of the elements.

It is agreed and understood that taxes for the current year have been or shall be prorated on an estimated basis, effective the date of this instrument and are hereby assumed by the Grantee herein. When such actual taxes have been determined the parties hereto shall adjust the proration accordingly.

**Property Commonly Referred to As:**

5275 Lakeview Cove  
Horn Lake, MS 38637

This conveyance and the warranty thereof is subject to zoning and/or other land-use regulations promulgated by federal, state, or local governments affecting the use or occupancy of the subject property, any and all prior reservations, restrictions, easements, exceptions, sales, covenants, and/or conditions of record, including mineral, oil or gas reservations, and any and all public utility easements, servitudes and rights of way and restrictive covenants which might affect the subject property.

Grantor Name and Address:

PO Box 522  
Jalisco, MS 39205

Phone Number: 615-503-9901

Grantee Name and Address:

5275 Lakeview Cove  
Horn Lake, MS 38637

N/A

Phone Number: 901-482-0018

TITLE NOT EXAMINED

INDEXING INSTRUCTIONS:

LOT 605, SECTION D, TWIN LAKES S/D, SECTION 6, T-2-S, R-8-W, DESOTO COUNTY, MISSISSIPPI

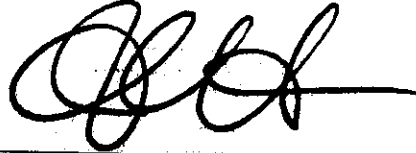
Property Commonly Referred to As:  
5275 Lakeview Cove  
Horn Lake, MS 38637

## (Special Warranty Deed Continued)

WITNESS THE SIGNATURE of the Grantor on this 18 day of December, 2008GRANTOR:  
Federal National Mortgage Association

BY: Morris, Hardwick &amp; Schneider, Attorney in Fact

BY:

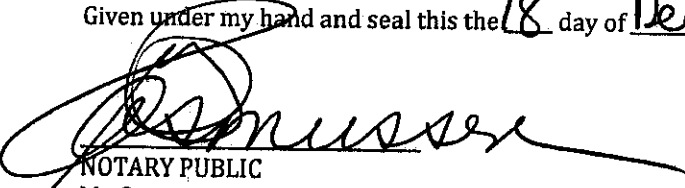

Jennifer Marler Frank  
Partner, Morris/Hardwick/Schneider

(Print Signer's Name and Title/Capacity)

## ACKNOWLEDGEMENT

STATE OF TN )  
COUNTY OF Williamson )

Personally appeared before me, the undersigned authority in and for the said County and State, on this 18 day of December, 2008, within my jurisdiction, the within named Jennifer M. Frank (Signer) who acknowledged to me that s/he is the Partner (title/capacity) of Morris Hardwick & Schneider (Signer's company name), the Attorney in Fact for Federal National Mortgage Association (Grantor) and that in its capacity as Attorney in Fact for Grantor s/he executed, signed and delivered the above and foregoing instrument after having been authorized by Morris Hardwick & Schneider (Signer's company name) and Grantor to do so.

Given under my hand and seal this the 18 day of December, 2008.
  
 NOTARY PUBLIC  
 My Commission Expires:


**Property Commonly Referred to As:**  
 5275 Lakeview Cove  
 Horn Lake, MS 38637

**EXHIBIT "A"**  
**(Legal Description)**

LOT 605, SECTION D, TWIN LAKES SUBDIVISION IN SECTION 6, TOWNSHIP 2 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI AS SHOWN BY THE PLAT APPEARING OF RECORD IN PLAT BOOK 10, PAGES 32-33 IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

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EXHIBIT B  
GENERAL POWER OF ATTORNEY

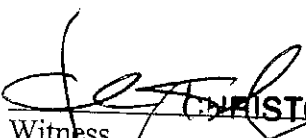
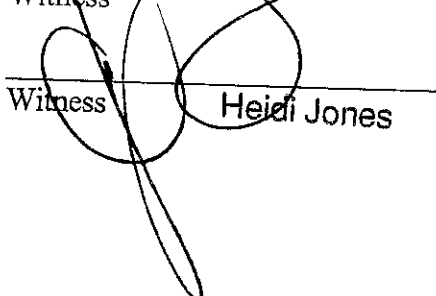
FANNIE MAE, a corporation organized and existing under the laws of the United States of America, having an office for the conduct of business at 14221 Dallas Parkway, Suite 1000, Dallas, Texas 75254 constitutes and appoints Morris, Hardwick & Schneider, organized under the laws of the State of Tennessee, with an office for the conduct of business at 810 Crescent Centre Drive, Suite 280, Franklin, Tennessee 37067, is granted and authorized by Fannie Mae to execute and acknowledge documents that are customarily and reasonably necessary and appropriate for the closing of sales and conveyance of real properties owned by Fannie Mae that are sold pursuant to real estate sales contracts that have been approved and executed by Fannie Mae. Such power shall include, but is limited to, execution of documents reviewed and approved by Fannie Mae and required for the closing of the sale and conveyance of the real properties including:

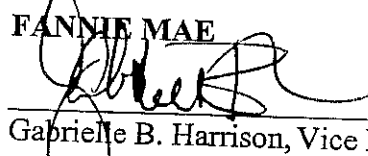
1. Deeds transferring the real property and improvements owned by Fannie Mae to a purchaser in accordance with an approved real estate sales contract;
2. Settlement/Closing Statements on behalf of Fannie Mae;
3. Affidavit of Debts and Liens on forms approved by Fannie Mae;
4. Tax Proration Statements on the forms approved by Fannie Mae;
5. Fannie Mae Affidavit and Agreement as Lender and Seller;
6. Errors and Omissions Correction Agreement; and
7. Any other approved document as directed by Fannie Mae.

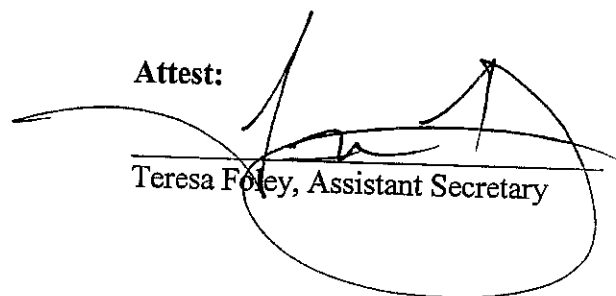
The rights, powers and authority of the attorney-in-fact to exercise any and all of the rights and powers herein granted shall commence and be in full force and effect until the first to occur of the following:

1. January 1, 2009, or
2. on the date of the execution of a Termination of Power of Attorney by Fannie Mae of such rights, powers, and authority.

EXECUTED this 31 day of July, 2008.

  
Witness **CHRISTOPHER IRBY**  
  
Witness **Heidi Jones**

**FANNIE MAE**  
  
Gabrielle B. Harrison, Vice President

Attest:  
  
Teresa Foley, Assistant Secretary

STATE OF TEXAS     )  
COUNTY OF DALLAS    )

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Gabrielle B. Harrison and Teresa Foley, with whom I am personally acquainted, and who, upon oath, acknowledged themselves to be the Vice President and Assistant Secretary, respectively of Fannie Mae, a corporation, and that she executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation as Vice President and Assistant Secretary, respectively

Witness my hand, at office, this 31 day of July, 2008.

  
\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_

